

EXHIBIT 6

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HENRY MIROLYUZ - 07/31/2018

1 UNITED STATES DISTRICT COURT
2 DISTRICT OF MINNESOTA
3 CASE NO. 16-CV-1054 (WMW/DTS)
4 - - - - -
5 FAIR ISAAC CORPORATION, a Delaware corporation,
6 Plaintiff,
7 vs.
8 FEDERAL INSURANCE COMPANY, an Indiana corporation,
9 Defendant.
10 - - - - -
11
12 TRANSCRIPT of the stenographic notes of
13 the 30(b)(6)videotaped deposition of Henry Mirolyuz in
14 the above-entitled matter, as taken by and before
15 LORRAINE B. ABATE, a Certified Court Reporter and
16 Notary Public of the State of New Jersey and
17 Registered Professional Reporter, held at the offices
18 of Regus, 55 Madison Avenue, Morristown, New Jersey,
19 on Tuesday, July 31, 2018, commencing at 9:10 a.m.,
20 pursuant to Notice.
21
22
23
24 Job No. MP-182592
25 Pages: 1 - 80

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Pages 26..29

<p style="text-align: right;">Page 26</p> <p>1 of the United States?</p> <p>2 A. Based on my conversation, yes, it was.</p> <p>3 Q. Okay. So let's take it -- if there is</p> <p>4 more than one, we'll take it one by one.</p> <p>5 Outside of the United States, where are</p> <p>6 servers located on which Blaze Advisor software is</p> <p>7 installed?</p> <p>8 A. The servers, based on my conversation,</p> <p>9 servers located in United Kingdom.</p> <p>10 Q. Is that -- do you know if they're in</p> <p>11 London or some place else?</p> <p>12 A. I don't know.</p> <p>13 Q. Okay.</p> <p>14 A. And I don't have this information. I</p> <p>15 was only provided the fact that it's located in --</p> <p>16 the information that the server is located in United</p> <p>17 Kingdom.</p> <p>18 Q. All right. What other country?</p> <p>19 A. There is -- initially, the servers were</p> <p>20 Canada, were hosting the Blaze Advisor. However,</p> <p>21 they may also be consolidated at this point of time</p> <p>22 to the North America, to the United States or</p> <p>23 application were migrated to the North America</p> <p>24 servers.</p> <p>25 Q. Are you saying maybe?</p>	<p style="text-align: right;">Page 28</p> <p>1 the application, copying of the application from one</p> <p>2 server to another.</p> <p>3 Q. Did you use the word capping?</p> <p>4 A. Copying, copying.</p> <p>5 Q. Copying. All right. And when the</p> <p>6 process of migration is complete, then will Blaze</p> <p>7 Advisor be still installed on any servers in Canada?</p> <p>8 A. It will not be.</p> <p>9 Q. Do you know when the process of</p> <p>10 migration began?</p> <p>11 A. I don't have this information.</p> <p>12 Q. Did it come to you as part of the</p> <p>13 interviews, apparently?</p> <p>14 A. Yes.</p> <p>15 Q. Okay. Do you know if the process of</p> <p>16 migration was post-merger?</p> <p>17 A. I believe so, but I don't know that for</p> <p>18 the fact.</p> <p>19 Q. Did you get any information as to a goal</p> <p>20 for the end date when the process of migration is</p> <p>21 complete?</p> <p>22 A. There was no goal in particular or at</p> <p>23 least I was not told the goal was to consolidate all</p> <p>24 the assets in one data center for the North America.</p> <p>25 Q. Did you say assets?</p>
<p style="text-align: right;">Page 27</p> <p>1 A. Potentially, yes.</p> <p>2 Q. Do you know one way or the other?</p> <p>3 A. I know there is a process of migration.</p> <p>4 I'm not sure if migration has been complete or not.</p> <p>5 I'm not involved in that area.</p> <p>6 Q. Okay. This is something you learned as</p> <p>7 part of your interviews?</p> <p>8 A. Interviews.</p> <p>9 Q. All right. We'll go back to the U.K.</p> <p>10 after. Let's finish this Canada off.</p> <p>11 Your understanding after interviews</p> <p>12 testifying here on behalf of the company is that</p> <p>13 Blaze Advisor has been installed on servers in</p> <p>14 Canada, correct?</p> <p>15 A. Correct.</p> <p>16 Q. Whether the Blaze Advisor software is</p> <p>17 still on Canadian servers is something you do not</p> <p>18 know one way or the other?</p> <p>19 A. Correct.</p> <p>20 Q. You are testifying that there is a</p> <p>21 process in place for migration to the United States,</p> <p>22 correct?</p> <p>23 A. Correct.</p> <p>24 Q. And what does migration mean?</p> <p>25 A. It's relocation of the -- or copying of</p>	<p style="text-align: right;">Page 29</p> <p>1 A. Assets, all the applications. All the</p> <p>2 applications in one data center.</p> <p>3 Q. All right. So you just used the phrase</p> <p>4 to get the applications in one data center.</p> <p>5 What is an application?</p> <p>6 A. It's a software which allows user to</p> <p>7 perform specific functions. Depends on the</p> <p>8 components of the application.</p> <p>9 Q. And is an application something that</p> <p>10 you, as the -- in your role on the technical side,</p> <p>11 you were involved in designing the architecture for</p> <p>12 those applications?</p> <p>13 A. Part of the architecture.</p> <p>14 Q. Part of it. All right.</p> <p>15 At least the Blaze Advisor part of it?</p> <p>16 A. Correct.</p> <p>17 Q. So you're making a distinction between</p> <p>18 the Blaze Advisor software and an application that</p> <p>19 uses Blaze Advisor?</p> <p>20 A. That is correct.</p> <p>21 Q. Staying with Canada, when the Blaze</p> <p>22 Advisor software is installed on servers in Canada --</p> <p>23 it was true that the applications that used Blaze</p> <p>24 Advisor -- certain applications that employed Blaze</p> <p>25 Advisor were used in Canada?</p>

<p style="text-align: right;">Page 30</p> <p>1 A. Correct.</p> <p>2 Q. And do you know if that was used by the</p> <p>3 Chubb Insurance Company of Canada?</p> <p>4 A. Yes, correct.</p> <p>5 Q. So Blaze Advisor software and the</p> <p>6 applications that used Blaze Advisor were installed</p> <p>7 on servers in Canada to support the Canadian use of</p> <p>8 certain applications?</p> <p>9 A. That's absolutely correct.</p> <p>10 Q. And then when the migration process is</p> <p>11 completed, if it is, how will, as your understanding</p> <p>12 for the company, how will the Chubb Insurance Company</p> <p>13 of Canada -- will the insurance -- let me ask a</p> <p>14 different question. Your understanding is that these</p> <p>15 applications that the Insurance Company of Canada has</p> <p>16 used, will they continue to be able to use those</p> <p>17 applications after the migration?</p> <p>18 A. I believe so.</p> <p>19 Q. Okay. So whoever is the user in Canada</p> <p>20 will access that software through servers located in</p> <p>21 North Carolina?</p> <p>22 A. Correct.</p> <p>23 Q. So the migration includes the Blaze</p> <p>24 Advisor software and all of the applications used in</p> <p>25 Canada?</p>	<p style="text-align: right;">Page 32</p> <p>1 Q. Was it ever installed on servers in</p> <p>2 Australia?</p> <p>3 A. Not to my knowledge.</p> <p>4 Q. All right. To your knowledge, has the</p> <p>5 applications using Blaze Advisor software been used</p> <p>6 by people in Australia to sell insurance?</p> <p>7 A. Not to my knowledge as well.</p> <p>8 Q. All right. Good. That will help. We</p> <p>9 will return to that.</p> <p>10 Anywhere else in the world that you know</p> <p>11 of Blaze Advisor software has been installed on</p> <p>12 servers?</p> <p>13 A. No, I don't. I don't know. I'm not</p> <p>14 aware of any other location where the Blaze Advisor</p> <p>15 is installed.</p> <p>16 MR. HINDERAKER: Would you mark that,</p> <p>17 please.</p> <p>18 (Exhibit 3, E-Mail Chain, marked for</p> <p>19 identification, as of this date.)</p> <p>20 Q. Sir, the court reporter has handed you</p> <p>21 what we marked as Exhibit 3, and you identified that</p> <p>22 as an e-mail from yourself to a Richard Johnson and</p> <p>23 others dated May 26, 2009, the top heading.</p> <p>24 A. Correct.</p> <p>25 Q. And I have a few questions on it, but</p>
<p style="text-align: right;">Page 31</p> <p>1 A. Correct.</p> <p>2 Q. Okay. Now, let's go back to the U.K.</p> <p>3 So in the U.K., there would be -- in the</p> <p>4 U.K., there is Blaze Advisor software installed on</p> <p>5 servers in the U.K.?</p> <p>6 A. Correct.</p> <p>7 Q. And then are the applications that use</p> <p>8 Blaze Advisor software also installed on the servers</p> <p>9 in the U.K.?</p> <p>10 A. That's correct.</p> <p>11 Q. And so whoever are the users and whoever</p> <p>12 used that software and applications from those</p> <p>13 servers, access or not, from the U.K. servers?</p> <p>14 A. That's correct.</p> <p>15 Q. And do you know it's the Chubb Insurance</p> <p>16 Company of Europe SE that uses the Blaze Advisor</p> <p>17 software and those applications on software being</p> <p>18 installed in the U.K.?</p> <p>19 A. I'm not sure about the exact name, but I</p> <p>20 believe that's correct.</p> <p>21 Q. Is Blaze Advisor software installed on</p> <p>22 servers in Australia?</p> <p>23 A. Not to the my knowledge in any people I</p> <p>24 talk to. Don't believe it was installed in the</p> <p>25 servers in Australia.</p>	<p style="text-align: right;">Page 33</p> <p>1 please, my questions are really limited to the first</p> <p>2 page, but take whatever time you want to familiarize</p> <p>3 yourself with it and then I'll ask.</p> <p>4 A. Please.</p> <p>5 Q. Okay. Great.</p> <p>6 Who is Richard D. Johnson?</p> <p>7 A. I believe he is -- if I remember</p> <p>8 correctly, he is a developer who was responsible for</p> <p>9 working with Blaze Advisor in European zone,</p> <p>10 specifically in London.</p> <p>11 Q. In London. Okay. And again, by the</p> <p>12 way, when you say developer, that's the same thing as</p> <p>13 saying somebody who writes code?</p> <p>14 A. Correct.</p> <p>15 Q. And you say "Hi, Richard." Then you say</p> <p>16 "I am sending you a link to a BR CoE Wiki site."</p> <p>17 What is a BR CoE Wiki site?</p> <p>18 A. It's business rule center of excellence</p> <p>19 Wikipedia site. It's a website created to provide</p> <p>20 the information regarding the Blaze Advisor.</p> <p>21 Q. Is this an internal website to Chubb?</p> <p>22 A. Correct.</p> <p>23 Q. No external access to that website,</p> <p>24 correct?</p> <p>25 A. No.</p>

<p style="text-align: right;">Page 34</p> <p>1 Q. And why did you send him a link with the</p> <p>2 download location and instructions for Blaze Advisor</p> <p>3 6.7?</p> <p>4 A. In looking at the e-mail and refreshing</p> <p>5 my memory, he was looking to create a POC or product</p> <p>6 type of using Blaze Advisor software, and he asked me</p> <p>7 to provide him the installation files as well as some</p> <p>8 documentation regarding the usage of such software.</p> <p>9 Q. Okay. Is it fair to characterize what</p> <p>10 you just said as saying he was working on proof of</p> <p>11 concept for an application that used Blaze Advisor</p> <p>12 software?</p> <p>13 A. He was working on the -- Richard was</p> <p>14 working on that.</p> <p>15 Q. On that?</p> <p>16 A. Yeah. I was not.</p> <p>17 Q. Was Richard part of Chubb Insurance</p> <p>18 Company of Europe SE, do you know?</p> <p>19 A. Based on the e-mail address, yes. At</p> <p>20 least he was the person who -- let me rephrase that.</p> <p>21 He was granted the Chubb e-mail address.</p> <p>22 Q. Fair enough.</p> <p>23 And can we conclude that Blaze Advisor</p> <p>24 6.7 was installed on servers in the U.K.?</p> <p>25 A. No, we cannot based on this e-mail.</p>	<p style="text-align: right;">Page 36</p> <p>1 Advisor software on a U.K. server.</p> <p>2 A. The software will be installed, initial</p> <p>3 version, on the developer's laptop or workstation.</p> <p>4 Q. Let me back you up. When you say</p> <p>5 developer, you're talking about the person in the</p> <p>6 U.K.?</p> <p>7 A. Person in the U.K. So Richard in that</p> <p>8 particular case.</p> <p>9 Q. Okay. My question could be more</p> <p>10 precise.</p> <p>11 Where does that person get the Blaze</p> <p>12 software installed?</p> <p>13 A. He would get it by running the</p> <p>14 installation files provided in this link. He would</p> <p>15 get the software installed and he would provide the</p> <p>16 files created during the installation process to the</p> <p>17 release management team which is responsible for</p> <p>18 deploying application as a part of application to the</p> <p>19 servers.</p> <p>20 Q. What is a risk management team?</p> <p>21 A. The release.</p> <p>22 Q. Release.</p> <p>23 A. Release management.</p> <p>24 Q. Okay. So this is something that can be</p> <p>25 done or was done completely internal to Chubb?</p>
<p style="text-align: right;">Page 35</p> <p>1 This e-mail just only speaks about the software for</p> <p>2 development use.</p> <p>3 Q. Okay. As we've mentioned already, you</p> <p>4 do know that Blaze Advisor software was installed on</p> <p>5 servers in the U.K.?</p> <p>6 A. Correct, but based on this e-mail -- my</p> <p>7 statement is that based on this e-mail, we cannot</p> <p>8 conclude if -- the way it was or was not installed.</p> <p>9 Q. I understand.</p> <p>10 A. This is just a link to the installation</p> <p>11 files.</p> <p>12 Q. I understand. So are we taking, to be</p> <p>13 clear, that whether Blaze Advisor software was</p> <p>14 installed using that link at this time or was not</p> <p>15 installed using -- or was not installed, you can't</p> <p>16 say one way or the other?</p> <p>17 A. Based on his e-mail, no, I cannot.</p> <p>18 Q. Understood.</p> <p>19 And as a matter of your knowledge and</p> <p>20 your interviews, do you know the first date that</p> <p>21 Blaze Advisor software was installed on servers in</p> <p>22 the U.K.?</p> <p>23 A. I do not.</p> <p>24 Q. Okay. Would you run me through the</p> <p>25 process by which someone in the U.K. installs Blaze</p>	<p style="text-align: right;">Page 37</p> <p>1 A. Correct.</p> <p>2 Q. It's accurate to say there is no</p> <p>3 involvement of FICO personnel in this process of</p> <p>4 installing Blaze Advisor on servers in the U.K.?</p> <p>5 A. They could assist with, could have</p> <p>6 assisted with any troubleshooting or any potential</p> <p>7 issues. So once again, I can't say one way or</p> <p>8 another. Each case-by-case basis. So they could</p> <p>9 have been -- if there was an issue, FICO could have</p> <p>10 been involved and helped, as any vendor, with</p> <p>11 troubleshooting or installing the software.</p> <p>12 Q. So are you aware of any instance where</p> <p>13 FICO was called in to help with the trouble -- help</p> <p>14 troubleshoot or address an issue on a U.K.</p> <p>15 installation of Blaze Advisor?</p> <p>16 A. I believe so. I believe -- that was</p> <p>17 based on my conversation with developers, FICO</p> <p>18 actually provided assistance with installing the</p> <p>19 software.</p> <p>20 Q. And with whom did you have that</p> <p>21 conversation?</p> <p>22 A. David Gibbs as well as the conversation</p> <p>23 with the developers back at that time, and as well as</p> <p>24 conversation with the FICO representative.</p> <p>25 Q. And what FICO representative?</p>

<p style="text-align: right;">Page 38</p> <p>1 A. Mike Sawyer. Michael Sawyer, the full 2 name, and Russ Schreiber.</p> <p>3 Q. So let me be clear about distinguishing 4 between the original -- I'm sorry, let me start over 5 again, distinguishing between installation and 6 troubleshooting afterwards.</p> <p>7 Do you have any knowledge that anyone 8 from FICO was involved in the installation of Blaze 9 Advisor on U.K. servers?</p> <p>10 A. I'm not sure I'm understanding the 11 question.</p> <p>12 Q. Do you know of any FICO involvement in 13 the process of installing Blaze Advisor software on 14 servers located in the U.K. separate from 15 troubleshooting?</p> <p>16 A. It's hard to separate these two because 17 as based on my conversation, there were issues during 18 the installation process which required the 19 assistance from FICO, which means troubleshooting was 20 the part of the installation process. That's why I 21 want to make sure we clarify that.</p> <p>22 Q. That's fair. And let me -- the source 23 of the code, is it accurate to say that the source of 24 the code that's installed on the U.K. server is 25 sourced from this internal at Chubb?</p>	<p style="text-align: right;">Page 40</p> <p>1 Q. And then if, in that process, there is 2 an issue that arises, the U.K. person could have 3 reached out to a FICO person?</p> <p>4 A. Correct.</p> <p>5 Q. And do you know whether they -- and do 6 you know whether they did or not?</p> <p>7 A. Due to the time, people did not remember 8 exactly, but yeah, as I recall my conversation, there 9 were issues there and they reached out to FICO for 10 the assistance.</p> <p>11 Q. Okay.</p> <p>12 MR. FLEMING: When you get done with 13 this topic, can we take a short break.</p> <p>14 MR. HINDERAKER: Of course, sure.</p> <p>15 Q. So then following the installation of 16 the software, kind of staying in this time frame of 17 this exhibit, and then following the installation of 18 the software in the U.K., I take it the proof of 19 concept was completed, correct?</p> <p>20 A. Correct.</p> <p>21 Q. And then Blaze Advisor software becomes 22 fully installed on servers located in the U.K., 23 correct?</p> <p>24 A. Correct.</p> <p>25 Q. And then applications using Blaze</p>
<p style="text-align: right;">Page 39</p> <p>1 A. I'm not sure, again, I understand the 2 question.</p> <p>3 Q. Thank you for saying that.</p> <p>4 So we have the -- we have Blaze Advisor 5 software installed on servers in North Carolina, 6 correct?</p> <p>7 A. Correct.</p> <p>8 Q. You have an internal link that contains 9 download location and instructions, correct?</p> <p>10 A. Correct.</p> <p>11 Q. Someone in the U.K. would access that 12 internal Chubb link, correct?</p> <p>13 A. Correct.</p> <p>14 Q. That person, by way of that access, 15 would then have Blaze Advisor software installed on 16 the U.K. location?</p> <p>17 A. Correct.</p> <p>18 Q. And none of that requires the assistance 19 of FICO, correct?</p> <p>20 A. If the process goes without an issue and 21 as found in the instruction provided by FICO.</p> <p>22 Q. Right. And those instructions as 23 provided by FICO are instructions that are residing 24 on the internal link of Chubb?</p> <p>25 A. Correct.</p>	<p style="text-align: right;">Page 41</p> <p>1 Advisor software having been developed are also 2 installed on the servers in the U.K.?</p> <p>3 A. That is correct.</p> <p>4 Q. For use by the insurance companies in 5 Europe?</p> <p>6 A. That's -- again, I'm not sure about the 7 exact name, but yes.</p> <p>8 Q. But yes, that's why I said Europe rather 9 than a particular company. Okay.</p> <p>10 A. Yeah.</p> <p>11 MR. HINDERAKER: All right. Let's take 12 a break then, now, if you would like to.</p> <p>13 THE VIDEOGRAPHER: The time is 14 10:03 a.m. and we are going off the record. 15 (Discussion off the record.) 16 (Exhibit 4, E-Mail Chain, marked for 17 identification, as of this date.)</p> <p>18 THE VIDEOGRAPHER: The time is 10:12 19 a.m. and we are back on the record.</p> <p>20 BY MR. HINDERAKER:</p> <p>21 Q. We have had a short break. Welcome 22 back.</p> <p>23 A. Thank you.</p> <p>24 Q. Is there anything from your testimony so 25 far that you would change or modify?</p>

<p style="text-align: right;">Page 50</p> <p>1 rules management system with Blaze Advisor, the</p> <p>2 software determines that a particular application can</p> <p>3 proceed without human intervention?</p> <p>4 A. Correct, but particular renewal can</p> <p>5 proceed without human intervention.</p> <p>6 Q. And that the judgment that the renewal</p> <p>7 can proceed without -- I hate to -- you know, there</p> <p>8 is -- software is a -- and we're talking about it</p> <p>9 doing things like thinking and judging, but that</p> <p>10 determination that the renewal can proceed without</p> <p>11 human intervention is a determination using the</p> <p>12 software with Blaze Advisor?</p> <p>13 A. Correct.</p> <p>14 Q. Okay. From your personal knowledge as</p> <p>15 well as from your interviews in preparation for</p> <p>16 today's 30(b)(6) deposition, do you know how the</p> <p>17 Blaze Advisor software was distributed to the servers</p> <p>18 in Europe?</p> <p>19 A. They were deployed by the release</p> <p>20 management team into the server in Europe based on</p> <p>21 the installation files provided by FICO.</p> <p>22 Q. Those installation files provided by</p> <p>23 FICO resided on internal -- on a Chubb website?</p> <p>24 A. Correct, and the one that was provided</p> <p>25 on the prior exhibit.</p>	<p style="text-align: right;">Page 52</p> <p>1 identification, as of this date.)</p> <p>2 Q. Sir, Exhibit 6 is a document that's part</p> <p>3 of the litigation process. It's Federal Insurance</p> <p>4 Company's second supplemental answers to</p> <p>5 interrogatory numbers 2, 3 and 4.</p> <p>6 Do you know if you've seen this before?</p> <p>7 A. I did.</p> <p>8 Q. Okay. And have you had a chance to</p> <p>9 review it, and do you know whether the answers and</p> <p>10 responses in the document are accurate?</p> <p>11 A. It is. Yes, to both.</p> <p>12 Q. All right. And in the last page of</p> <p>13 Exhibit 6, you'll see a verification or a page that's</p> <p>14 titled Verification.</p> <p>15 A. Yes.</p> <p>16 Q. Okay. And it's unsigned, but it's set</p> <p>17 up for your signature.</p> <p>18 Would you read that verification and</p> <p>19 tell me whether you agree with it. You can read it</p> <p>20 to yourself.</p> <p>21 A. Okay. I agree with it.</p> <p>22 Q. Okay. And on page -- let me back up.</p> <p>23 On page 2, there is interrogatory No. 2</p> <p>24 that's set forth there.</p> <p>25 And then -- I'm not trying to rush you.</p>
<p style="text-align: right;">Page 51</p> <p>1 Q. All right. So this is another instance</p> <p>2 where people in the U.K. could access the Blaze</p> <p>3 Advisor software through the internal Chubb website</p> <p>4 access, and if things go well, install the software</p> <p>5 on servers in the U.K.?</p> <p>6 A. Correct.</p> <p>7 Q. And then the policy administration</p> <p>8 system, that is -- whereby, in which the Blaze</p> <p>9 Advisor software was implemented, that policy</p> <p>10 administration system was also, then, on the U.K.</p> <p>11 servers?</p> <p>12 A. I would -- I don't know that for a fact,</p> <p>13 but most likely, it was.</p> <p>14 Q. Mr. Setti, in that third paragraph,</p> <p>15 identifies in general, European countries with strong</p> <p>16 economies. And you know, by implication there,</p> <p>17 European countries without strong economies.</p> <p>18 My question is do you know what European</p> <p>19 countries insurance was sold into with the policy</p> <p>20 administration system on the U.K. servers?</p> <p>21 A. I don't.</p> <p>22 MR. HINDERAKER: Mark that the next</p> <p>23 exhibit.</p> <p>24 (Exhibit 6, Second Supplemental Answers</p> <p>25 to Interrogatories Nos. 2, 3 and 4, marked for</p>	<p style="text-align: right;">Page 53</p> <p>1 I'm just going to give you orientation. And then</p> <p>2 under the second supplemental answer on page 3, you</p> <p>3 will see where it says 1, Chubb Insurance Company of</p> <p>4 Europe SC at least by 2010.</p> <p>5 And do we agree, based upon the e-mails</p> <p>6 that you've looked at, that Blaze Advisor software</p> <p>7 was installed whether on a computer or on a quote,</p> <p>8 server, in the U.K. in 20009?</p> <p>9 A. Agree.</p> <p>10 MR. HINDERAKER: Mark that, please.</p> <p>11 (Exhibit 7, E-Mail Chain, marked for</p> <p>12 identification, as of this date.)</p> <p>13 Q. You've been given Exhibit 7. And do we</p> <p>14 agree this is an e-mail from yourself to Tony Zhang</p> <p>15 dated December 3, 2010 re: Blaze business rules</p> <p>16 engine?</p> <p>17 A. Correct.</p> <p>18 Q. Again, familiarize yourself with it and</p> <p>19 when you're ready, I'll have a few questions. Okay?</p> <p>20 A. Yes.</p> <p>21 Q. Who is Tony Zhang?</p> <p>22 A. Tony Zhang is architect for Canadian IT</p> <p>23 team.</p> <p>24 Q. And in this e-mail from yourself to him,</p> <p>25 what are you advising him?</p>


<p style="text-align: right;">Page 54</p> <p>1 A. I'm advising him on what is the latest 2 version of Blaze Advisor and where he can find the 3 installation instructions. 4 Q. So the latest version is, at the date of 5 this e-mail, is 6.9? 6 A. Correct. 7 Q. And Mr. Zhang can find the installation 8 instructions on the internal Chubb website? 9 A. Wikipedia, yes, that's correct. 10 Q. And do you recall that Mr. Zhang in 11 fact, following your e-mail, installed Blaze Advisor 12 6.9 on servers located in Canada? 13 A. I recall that he installed it on his 14 laptop. I do not have knowledge if he installed it 15 on the server based in Canada. 16 Q. Okay. And with respect to the 17 installation on his laptop, you understand that he 18 installed the full Blaze Advisor version 6.9 that was 19 available to him from the internal Chubb website? 20 A. Correct. 21 Q. And the means by which he did it would 22 be the same means as we've talked about earlier in 23 the context of the U.K.? 24 A. Absolutely the same. 25 Q. Do you have any -- do you know after all</p>	<p style="text-align: right;">Page 56</p> <p>1 getting ready for today's deposition? 2 A. That is correct. 3 Q. You did not have it beforehand? 4 A. No, I did not. 5 Q. Okay. On the other hand, who did you 6 identify for Canada, who did you name -- the person 7 you just identified, Zhang? 8 A. Tony Zhang, yeah. 9 Q. So you're saying that you were -- at the 10 time of 2010, your understanding is from Zhang? 11 A. Yes. 12 Q. That he got some FICO help? 13 A. Correct. That he has an issue during 14 the installation process and he got the FICO help or 15 assistance provided by FICO. 16 Q. Do you know what the nature of that 17 assistance was? 18 A. That was just the information he passed 19 to me because of -- I help him initially. 20 Q. Okay. And do you know who at FICO he 21 contacted? 22 A. I was not involved in that conversation. 23 Q. No knowledge at all? 24 A. No. 25 Q. He didn't tell you?</p>
<p style="text-align: right;">Page 55</p> <p>1 of your interviews and your own knowledge whether 2 anyone from FICO was involved in installing Blaze 6.9 3 in Canada? 4 A. I believe, based on the conversation at 5 that point of time, that it was also an issue and 6 they were working with FICO to troubleshoot. 7 Q. And when was this conversation? 8 A. In around 2010, 2011. 9 Q. Okay. Not a conversation that you had 10 to prepare for today's deposition? 11 A. Not specifically, no. Tony is no longer 12 with the company. 13 Q. Well, let me go back to the U.K. I may 14 have misunderstood you. 15 When we were talking about the U.K. and 16 you said that you understood there was FICO 17 involvement for troubleshooting, I asked you who, and 18 one of the people you mentioned who had knowledge of 19 that, one of the people you mentioned, was David 20 Gibbs. 21 A. Correct. 22 Q. Now, did you interview David Gibbs in 23 preparation for this deposition? 24 A. Correct. 25 Q. So that's information that you acquired</p>	<p style="text-align: right;">Page 57</p> <p>1 A. It's -- he said FICO professional 2 services. 3 Q. Perhaps -- as far as you know, he could 4 have just accessed FICO through the maintenance 5 support services? 6 A. Or he could have opened a ticket. 7 Q. So what he actually did one way or the 8 other is beyond your knowledge? 9 A. Correct. 10 (Exhibit 8, E-Mail Chain, marked for 11 identification, as of this date.) 12 Q. Do we agree that Exhibit 8 is an e-mail 13 from Tony Zhang to yourself dated December 6, 2010 14 re: Blaze rules -- re: Blaze business rules engine? 15 A. Correct. 16 Q. And it's a continuation of the string 17 that started with Exhibit 7? 18 A. Correct. 19 Q. And do we agree that Exhibit 8 confirms 20 that Mr. Zhang was able to install Blaze Advisor 6.9 21 in Canada? 22 A. That is correct. 23 (Exhibit 9, E-Mail dated May 5, 2011, 24 marked for identification, as of this date.) 25 Q. Do we agree that Exhibit 9 is an e-mail</p>

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<p style="text-align: right;">Page 70</p> <p>1 the course of life in 2014.</p> <p>2 MR. FLEMING: Okay.</p> <p>3 MR. HINDERAKER: June 30th.</p> <p>4 MR. FLEMING: Lack of foundation, then.</p> <p>5 A. I assume that this is the attachment for</p> <p>6 this e-mail?</p> <p>7 Q. Yes.</p> <p>8 A. I cannot say one way or another because</p> <p>9 the file name is not listed in the document.</p> <p>10 Q. The document doesn't have the file name</p> <p>11 to tell you exactly, right?</p> <p>12 A. Yeah.</p> <p>13 Q. Do you have any reason to believe that</p> <p>14 it's not?</p> <p>15 A. I have no reason to believe any way,</p> <p>16 either way.</p> <p>17 Q. Either way?</p> <p>18 A. Yeah.</p> <p>19 Q. Fair enough.</p> <p>20 So if we go to page 18 entitled Surety</p> <p>21 Bond Services, what that means is a subject for</p> <p>22 somebody else, do we agree?</p> <p>23 A. Correct.</p> <p>24 Q. And then on page 19, I just want to</p> <p>25 point out, it says the booking system for U.S.,</p>	<p style="text-align: right;">Page 72</p> <p>1 understanding in that regard?</p> <p>2 A. It does not. It says application itself</p> <p>3 was installed on U.S. servers which confirm what I</p> <p>4 said before.</p> <p>5 Q. Okay.</p> <p>6 (Exhibit 16, Chubb Arch PLD Project</p> <p>7 Statement of Work, marked for identification, as of</p> <p>8 this date.)</p> <p>9 THE VIDEOGRAPHER: The time is</p> <p>10 11:11 a.m. and we are going off the record.</p> <p>11 (Discussion off the record.)</p> <p>12 THE VIDEOGRAPHER: The time is</p> <p>13 11:19 a.m. and we're back on the record.</p> <p>14 BY MR. HINDERAKER:</p> <p>15 Q. Did I give you Exhibit 16? You have it.</p> <p>16 The court reporter gave it to you. Good. All right.</p> <p>17 Are you familiar with this document from</p> <p>18 days gone by?</p> <p>19 A. I'm not.</p> <p>20 Q. All right. Do you know who or what</p> <p>21 AppCentrica is?</p> <p>22 A. It's an IT window providing services to</p> <p>23 Chubb.</p> <p>24 Q. IT vendor?</p> <p>25 A. IT vendor.</p>
<p style="text-align: right;">Page 71</p> <p>1 Canada and Australia. And then on page 20, it says</p> <p>2 rules validation via Blaze. Under fact sheet, it</p> <p>3 says rules validation via Blaze.</p> <p>4 Do you know one way or the other whether</p> <p>5 Blaze Advisor software was installed on servers in</p> <p>6 Australia to support surety bond services?</p> <p>7 A. No, I believe surety bond services was</p> <p>8 installed in the U.S. servers.</p> <p>9 Q. Do you know that Australian -- the</p> <p>10 people in Australia accessed that application from</p> <p>11 Australia to the U.S. servers?</p> <p>12 A. I don't know that.</p> <p>13 Q. One way or the other?</p> <p>14 A. One way or another.</p> <p>15 Q. Okay.</p> <p>16 A. Only speak to the technical fact that</p> <p>17 that was installed in U.S., on U.S. servers.</p> <p>18 Q. All right. So whether it was used in</p> <p>19 Australia, you don't know one way or the other?</p> <p>20 A. No.</p> <p>21 Q. Because earlier you told us that to your</p> <p>22 best knowledge, Blaze Advisor software was not</p> <p>23 installed in Australia?</p> <p>24 A. Correct.</p> <p>25 Q. So does this information change your</p>	<p style="text-align: right;">Page 73</p> <p>1 Q. All right. And do you know what Chubb</p> <p>2 Arch PLD Project means?</p> <p>3 A. It means that it's a Chubb architecture</p> <p>4 physical analogical design document. It's just the</p> <p>5 name of the template for the document.</p> <p>6 Q. Physical analogical design. All right.</p> <p>7 A. Yeah. Unless I'm mistaken, the PLD</p> <p>8 architect -- let me rephrase it. I'm not familiar</p> <p>9 with the PLD acronym.</p> <p>10 Q. But your best understanding, that's what</p> <p>11 you think it means, correct?</p> <p>12 A. Yeah.</p> <p>13 Q. All right. It's not -- let me direct</p> <p>14 your attention to the third page. And we can just</p> <p>15 read together that the document provides a statement</p> <p>16 of work for the Evolution engagement in 2015 and 2016</p> <p>17 between the vendor, AppCentrica and Chubb Insurance</p> <p>18 Company of Canada, agreed?</p> <p>19 A. Agreed.</p> <p>20 Q. And what is Evolution?</p> <p>21 A. It is the name of the policy</p> <p>22 administration system used in Canada.</p> <p>23 Q. Okay. And this document goes on to say</p> <p>24 "The focus of the work," and then I'll skip a few</p> <p>25 words, "over the next two years will be the design</p>

<p style="text-align: right;">Page 74</p> <p>1 and development of the Evolution system for 2 Australia."</p> <p>3 Do you see that?</p> <p>4 A. Yep, I do.</p> <p>5 Q. Do you have, as the 30(b)(6) witness, 6 any understanding of the installation of Evolution in 7 the -- on an Australian?</p> <p>8 A. I don't.</p> <p>9 Q. Okay. Do you have any knowledge with 10 respect to this project, to bring the Evolution 11 system to Australia?</p> <p>12 A. I have no knowledge.</p> <p>13 Q. If you could return to Exhibit 6, 14 please. And then with respect to interrogatory 2. 15 And again, with respect to page 3. And you'll see it 16 says 3, Chubb Insurance Company of Australia Limited 17 at least by 2015.</p> <p>18 A. Correct.</p> <p>19 Q. Okay. So we agree that by -- at least 20 by 2015, Blaze Advisor was installed on servers in 21 Australia?</p> <p>22 A. According to the Exhibit 3, right, but 23 not according to the document here. Not according to 24 the Exhibit 16, just to clarify.</p> <p>25 Q. Which, Exhibit 16, which to clarify, is</p>	<p style="text-align: right;">Page 76</p> <p>1 A. Correct.</p> <p>2 Q. Okay.</p> <p>3 A. To my knowledge.</p> <p>4 Q. Of course. And then Chubb Insurance 5 Company of Australia has used at least ADAPT?</p> <p>6 A. I don't know. I don't have this 7 information.</p> <p>8 Q. All right. Okay. If you turn the page, 9 and it lists various applications, and then the 10 business unit.</p> <p>11 Do you see that?</p> <p>12 A. Yes, correct.</p> <p>13 Q. Does this information at all change your 14 testimony or modify your testimony with respect to 15 where the Blaze Advisor software -- let me start that 16 over again.</p> <p>17 Does this information modify at all your 18 testimony with respect to the location of the servers 19 or computers, at which, Blaze Advisor software has 20 been installed?</p> <p>21 A. Not at all.</p> <p>22 Q. Okay. With respect to Exhibit 6, would 23 you go to page 3 again. And the last sentence of the 24 first paragraph says "In addition, information 25 regarding the Blaze Advisor software and</p>
<p style="text-align: right;">Page 75</p> <p>1 an exhibit that you don't have any knowledge about?</p> <p>2 A. Yeah.</p> <p>3 Q. All right. Staying with -- is this 4 Exhibit 6? And let me direct you to interrogatory 5 No. 4. That's on page 6. And then the answer goes 6 on to 6 and 7. At the bottom of page 6, it says 7 "Chubb Insurance Company of Canada has used at least 8 Evolution." Do you see that?</p> <p>9 A. Correct.</p> <p>10 Q. Okay. And I'm a bit confused still from 11 the testimony. We know that Blaze Advisor software 12 has been installed on servers in Canada.</p> <p>13 A. Correct.</p> <p>14 Q. Do we also know from your knowledge that 15 the application of Evolution uses Blaze Advisor 16 software also installed on servers in Canada?</p> <p>17 A. Correct.</p> <p>18 Q. Okay. And then Chubb Insurance Company 19 of Europe has used EZER, E-Z-E-R and ADAPT.</p> <p>20 A. Correct.</p> <p>21 Q. And those are applications that use 22 Blaze Advisor software, correct?</p> <p>23 A. Correct.</p> <p>24 Q. And those applications are also 25 installed on servers in Europe?</p>	<p style="text-align: right;">Page 77</p> <p>1 accessibility to it were provided on internal Chubb 2 organization shared space."</p> <p>3 Do you see where I read that?</p> <p>4 A. Am I in the wrong exhibit?</p> <p>5 Q. Exhibit 6, page 3.</p> <p>6 A. Page 3. I'm on the wrong page. Oh, 7 thank you.</p> <p>8 Q. And you have identified and we have 9 spoken about in the context of various e-mails 10 internal Chubb access to Blaze Advisor software, 11 correct?</p> <p>12 A. Correct.</p> <p>13 Q. Do you remember that?</p> <p>14 A. Correct.</p> <p>15 Q. This sentence, In addition, information 16 regarding the Blaze Advisor software and 17 accessibility to it were provided on internal Chubb 18 organization shared space, is that referencing that 19 site that we've been -- you've been talking about and 20 telling us about?</p> <p>21 A. Yeah, this is correct.</p> <p>22 Q. Could anybody within Chubb access that 23 site?</p> <p>24 A. Yes. It's internal Chubb organization 25 site, so people who also rights to use the Chubb</p>

<p style="text-align: right;">Page 78</p> <p>1 network can access the site.</p> <p>2 Q. You told us about the potential</p> <p>3 migration relative to Canada, you told us that Blaze</p> <p>4 Advisor is installed in servers in the U.K.</p> <p>5 Are you aware of any plan to migrate</p> <p>6 Blaze Advisor software from U.S. Chubb servers to the</p> <p>7 United States or anywhere else?</p> <p>8 A. I'm not aware of those plans.</p> <p>9 Q. With respect to that internal website of</p> <p>10 Chubb for accessing Blaze Advisor software, do you</p> <p>11 keep any records of who accesses that site and when</p> <p>12 for the Blaze Advisor software?</p> <p>13 A. No, we don't. It's a Wikipedia site</p> <p>14 which means it's open access for the internal Chubb</p> <p>15 employees.</p> <p>16 MR. HINDERAKER: Thank you for your</p> <p>17 time.</p> <p>18 THE WITNESS: Thank you.</p> <p>19 THE VIDEOGRAPHER: The time is</p> <p>20 11:32 a.m. and we are going off the record.</p> <p>21 (Discussion off the record.)</p> <p>22 MR. HINDERAKER: Counsel agree that the</p> <p>23 witness will read and sign the transcript.</p> <p>24 MR. FLEMING: Yes.</p> <p>25 (Time noted: 11:32 a.m.)</p>	<p style="text-align: right;">Page 80</p> <p>1 STATE OF NEW JERSEY) PG. __ OF __ PGS.</p> <p>2 ss:</p> <p>3 COUNTY OF ESSEX)</p> <p>4</p> <p>5 I wish to make the following changes, for the</p> <p>6 following reasons:</p> <p>7 PAGE LINE</p> <p>8 _____ CHANGE: _____</p> <p>9 _____ REASON: _____</p> <p>10 PAGE LINE</p> <p>11 _____ CHANGE: _____</p> <p>12 _____ REASON: _____</p> <p>13 PAGE LINE</p> <p>14 _____ CHANGE: _____</p> <p>15 _____ REASON: _____</p> <p>16 PAGE LINE</p> <p>17 _____ CHANGE: _____</p> <p>18 _____ REASON: _____</p> <p>19 PAGE LINE</p> <p>20 _____ CHANGE: _____</p> <p>21 _____ REASON: _____</p> <p>22 PAGE LINE</p> <p>23 _____ CHANGE: _____</p> <p>24 _____ REASON: _____</p> <p>25</p>
<p style="text-align: right;">Page 79</p> <p>1 CERTIFICATE</p> <p>2</p> <p>3 I, LORRAINE B. ABATE, a Certified</p> <p>4 Court Reporter and Notary Public of the State of New</p> <p>5 Jersey and Registered Professional Reporter, do</p> <p>6 hereby certify that prior to the commencement of the</p> <p>7 examination, HENRY MIROLYUZ was duly sworn by me to</p> <p>8 testify the truth, the whole truth and nothing but</p> <p>9 the truth.</p> <p>10 I DO FURTHER CERTIFY that the foregoing</p> <p>11 is a true and accurate transcript of the testimony as</p> <p>12 taken stenographically by and before me at the time,</p> <p>13 place and on the date hereinbefore set forth.</p> <p>14 I DO FURTHER CERTIFY that I am neither a</p> <p>15 relative nor employee nor attorney nor counsel of any</p> <p>16 of the parties to this action, and that I am neither</p> <p>17 a relative nor employee of such attorney or counsel,</p> <p>18 and that I am not financially interested in the</p> <p>19 action.</p> <p>20 </p> <p>21 Certified Court Reporter</p> <p>22 Registered Professional Reporter</p> <p>23 Notary Public of the State of New Jersey</p> <p>24 My Commission expires December 29, 2019</p> <p>25 CCR License No. XI01992</p> <p>Dated: August 10, 2018</p>	